

## Applying for Public and Subsidized Housing

Public and subsidized housing programs are funded by the government to provide decent and affordable homes to low-income people.

Public housing is housing which is owned and operated by a local Housing Authority. Usually, your rent and utilities are much lower than if you rent from a private landlord and are generally no more than 30 percent of your household income.

Subsidized housing includes many programs such as the Section 8 program or privately owned projects where landlords receive a subsidy or portion of the rent from the government based on the income of the tenants. Your portion of the rent is usually no more than 40 percent of your adjusted gross income.

An application for public housing is made at the local Housing Authority. Applications for subsidized housing programs vary depending on the type of housing program. The Section 8 programs are administered by the local Housing Authorities. Because there is such a demand for this program, the program is not always open to take new applicants. Applications for subsidized housing at privately owned projects or buildings can be made by contacting the project directly. There are often waiting lists to get into all of these types of housing.

When you apply for these programs, several factors can be considered to determine if you qualify, including the following:

- \* Whether you have a criminal record
- \* If so, the type of criminal activity that was involved
- \* Your credit history
- \* Information concerning what sort of tenant you have been in the past.

If your application is denied, you will receive a letter explaining why. The letter will explain that you have the right to request a conference to discuss the reasons why your application was denied and to allow you to explain anything which you believe might result in a reconsideration of your application. These conferences must usually be requested within 10 days of the date of the letter. You can also call NWLS to see if you qualify for legal representation regarding your denial by calling 1-800-665-6957 or 452-6957 in the Erie area.

To learn more about public housing and subsidized housing in your county and your rights, contact your local Housing Authority or HUD, or go to their websites for more information.

### **Contact Numbers for Housing Authorities (HA) in Northwestern PA**

Bradford City HA — 814-362-3535

HA of County of Erie — 814-665-5161

Erie City HA — 814-452-2425

Franklin City HA — 814-432-3416

HA of Elk County — 814-965-2532

HA of City of Meadville — 814-336-3177

HA of Oil City — 814-676-5764

Mercer County HA — 724-342-4000

HA of McKean County — 814-887-5563

Potter County HA — 814-274-7031

Titusville HA — 814-827-7676

